

Exhibit A

MCCARTHY LAW PLC

CANDID CONVERSATION. WISE COUNSEL.

Kevin Fallon McCarthy, 011017
Joon N. Kee, 028152
4250 North Drinkwater Blvd, Suite 320
Scottsdale, AZ 85251
602-456-8900
joon.kee@mccarthylawyer.com
Attorneys for Plaintiff(s)

MCDOWELL MOUNTAIN
JUSTICE COURT
FILED

2015 DEC -1 PM 3:46

MCDOWELL MOUNTAIN JUSTICE COURT
MARICOPA COUNTY, STATE OF ARIZONA
18380 NORTH 40TH STREET, PHOENIX, ARIZONA 85032

MICHELLE MANNING

Plaintiff,

v.

CITIFINANCIAL INC., EQUIFAX
INFORMATION SERVICES LLC,
EXPERIAN INFORMATION SOLUTIONS,
INC., AND TRANSUNION, LLC,

Defendants.

Case No.:

ce 2015223593 *De*

**COMPLAINT FOR VIOLATION OF
FAIR CREDIT REPORTING ACT (15
U.S.C. § 1681 *et seq.*)**

COMES NOW Plaintiff, Michelle Manning ("Plaintiff"), by and through counsel undersigned, and for its cause of action against the Defendants above-named alleges as follows:

1. That Plaintiff is and was at all times hereinafter mentioned a resident of Maricopa County, Arizona.

2. That, on information and belief, Defendant, CITIFINANCIAL, INC., ("CITI") is, and at all times relevant hereto was, a corporation registered with the Arizona Corporation Commission as a Foreign Corporation doing business in Arizona and has designated the following registered statutory agent: CT CORPORATION SYSTEM, 3800 NORTH CENTRAL AVENUE SUITE 460, PHOENIX, ARIZONA 85012.

3. That, on information and belief, Defendant CITI, is, and at all times relevant hereto was, regularly doing business in the State of Arizona.

4. That, on information and belief, Defendant, EQUIFAX INFORMATION SERVICES LLC, ("EQUIFAX"), is a credit reporting agency, as defined by 15 U.S.C. §

1 1681a(f), licensed to do business in Arizona and has designated the following registered statutory
2 agent: CORPORATION SERVICE COMPANY, 2338 WEST ROYAL PALM ROAD, STE. J,
3 PHOENIX, ARIZONA 85021.

4 5. That, on information and belief, Defendant, EQUIFAX, is, and at all times
5 relevant hereto was, regularly doing business in the State of Arizona.

6 6. That, on information and belief, Defendant, EXPERIAN INFORMATION
7 SOLUTIONS, INC. (Herein after "Experian") is a credit reporting agency, as defined by 15
8 U.S.C. § 1681a(f), licensed to do business in Arizona and has designated the following registered
9 statutory agent: CT CORPORATION SYSTEM, 3800 NORTH CENTRAL AVENUE, SUITE
10 460, PHOENIX, ARIZONA 85012.

11 7. That, on information and belief, Defendant, Experian, is, and at all times relevant
12 hereto was, regularly doing business in the State of Arizona.

13 8. That, on information and belief, Defendant, TRANSUNION LLC.
14 ("Transunion"), is a credit reporting agency, as defined by FCRA § 1681a(f), licensed to do
15 business in Arizona and has designated the following registered statutory agent: PRENTICE-
16 HALL CORP SYSTEM, 2338 WEST ROYAL PALM ROAD, STE-J, PHOENIX, AZ 85021.

17 9. That, on information and belief, Defendant, TransUnion, is, and at all times
18 relevant hereto was, regularly doing business in the State of Arizona.

19 10. That the Court has jurisdiction over this action pursuant to 15 U.S.C. § 1681p, the
20 Fair Credit Reporting Act ("FCRA") and that personal jurisdiction exists over Defendants as it
21 had the necessary minimum contacts with the State of Arizona.

22 11. That the Plaintiff is a consumer and victim of inaccurate reporting by Defendants.

23 12. That Defendant CITI account ending in 5404 ("Account") was being serviced by a
24 debt collection agency, Capital Management Services, LP. Exhibit A.

25 13. That on May 19, 2014, Capital Management Services, LP, and Plaintiff's counsel,
26 McCarthy Law, PLC, reached an agreement on behalf of their clients to settle Plaintiff's
27 Account. Exhibit B.

28 14. That Plaintiff completed the payments pursuant to the settlement offer and Capital

1 Management Services, LP accepted these payments for Account. Exhibit B.

2 15. That Plaintiff completed the payments pursuant to the settlement offer and Capital
3 Management Services, LP accepted these payments for Account. Exhibit C.

4 16. On October 28, 2015, Plaintiff sent written disputes regarding the accuracy of the
5 derogatory information reported by the Defendant CRAs. Exhibits D - F.

6 17. That CITI is willfully reporting derogatory and inaccurate information about
7 Plaintiff to one or more consumer reporting agencies by continuing to report a balance on
8 Account, as defined by 15 U.S.C. § 1681a.

9 18. The Defendants, Experian, Equifax, and TransUnion (referred to herein as
10 "Defendant CRAs") are willfully reporting derogatory and inaccurate information about Plaintiff
11 to third-parties.

12 19. The Defendant CRAs have failed to correct the inaccurate reporting of the
13 Account in violation of 15 U.S.C. § 1681i and to the detriment of the consumer Plaintiff.
14 Exhibits G - I.

15 20. That Defendant CRAs, willfully failed to maintain reasonable procedures to assure
16 maximum accuracy of the information contained in Plaintiff's credit report in violation of 15
17 U.S.C. § 1681e.

18 21. The foregoing acts and omissions of the Defendants constitute unacceptable
19 violations of the FCRA.

20 22. As a result of the foregoing, Plaintiff has suffered damages in an amount to be
21 shown at trial but not exceeding \$10,000.00.

22 WHEREFORE, Plaintiff seeks a reasonable and fair judgment against defendant for
23 willful noncompliance of the Fair Credit Reporting Act and seeks his statutory remedies as
24 defined by 15 U.S.C. § 1681n and demands:

- 25 1. Actual damages, pursuant to 15 U.S.C. § 1681n(a)(1)(A), of not less than \$100
26 and not more than \$1,000 per violation;
27 2. Punitive damages, pursuant 15 U.S.C. § 1681n(a)(2), for Defendant's willful
28 violation;

3. The costs of instituting this action together with reasonable attorney's fees incurred by Plaintiff pursuant to 15 U.S.C. § 1681n(a)(3); and
4. Any further legal and equitable relief as the court may deem just and proper in the circumstances.

Respectfully submitted this 30th day of November, 2015.

MCCARTHY LAW, PLC

By 

Jean N. Kee, Esq.

Kevin Fallon McCarthy, Esq.

Attorneys for Plaintiffs

EXHIBIT A

698 1/2 SOUTH OGDEN STREET
BUFFALO, NY 14206-2317



Reference# 089779298

CAPITAL MANAGEMENT SERVICES, LP
698 1/2 South Ogden Street Buffalo, NY 14206-2317
Office Hours: M-F 8 a.m. - 10 p.m. ET
Sat 8 a.m. - 4 p.m. ET
Toll Free: 1-877-218-8319, Fax: (716) 512-6020



T15 P2****AUTO**ALL FOR AADC 852

Michelle Manning
5393 W HARRISON CT
CHANDLER, AZ 85226-1934

Description: NETWORK PERSONAL LOAN
Current Creditor: CITIFINANCIAL, INC
Account #: XXXXXXXXXXXX5404
AMOUNT ENCLOSED: _____
Balance: \$2086.36

PLEASE DETACH AND RETURN TOP PORTION WITH PAYMENT TO ADDRESS LISTED BELOW

Dear Michelle Manning:

March 08, 2013

This company has been engaged by CITIFINANCIAL, INC to resolve your delinquent debt of \$2086.36. Please submit your payment and make your check or money order payable to Onemain Financial to the address listed below.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different than the current creditor.

Our representatives are trained to offer assistance regarding this obligation. For account inquiries, you may contact Capital Management Services, LP, at 698 1/2 South Ogden Street, Buffalo, NY 14206-2317 or call 1-877-218-8319 Mon. through Fri. 8 am to 10 pm ET, Sat. 8 am to 4 pm ET. Payments and correspondence should be mailed to: Capital Management Services, LP, P.O. Box 120, Buffalo, NY 14220-0120. Overnight deliveries should be addressed to: Capital Management Services, LP., 698 1/2 South Ogden Street, Buffalo, NY 14206-2317.

This is an attempt to collect a debt; any information obtained will be used for that purpose. This communication is from a debt collector.

EXHIBIT B

Capital Management Services, LP.
Tel- (1-800-457-8220)
Fax - (716) 512-6020

.....
Facsimile transmittal

To: *Joan*

Fax: 602-218-4447

From: CMS

Date: May 19, 2014

Ref#: 89779298

Pages: 3

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.....

698 1/2 South Ogden St
Buffalo, NY 14206
Tel: (716) 871-9050
Fax: (716) 512-6046

39

Capital Management Services, LP

May 19, 2014

Michelle Manning
5393 W Harrison Court
Chandler, AZ 85226

Reference #: 89779292
Account #: XXXXXXXXXXXXX5404
Description: Network Personal Loan
Current Creditor: Citifinancial
Balance: \$2086.36

Dear Michelle Manning:

Capital Management Services, L.P. has been engaged by Citifinancial, and is authorized to accept less than the full balance on the above mentioned account. The settlement offer shall be in the total amount of \$1043.18, the final payment due on 08/28/14. We are not obligated to renew this offer.

Installments	Amount	Due Date
1	\$243.18	5/28/14
2	\$260.00	6/28/14
3	\$260.00	7/28/14
4	\$260.00	8/28/14

Upon clearance of sufficient funds, our records will be updated to reflect that the above account has been satisfied.

Please submit your payment and make your check or money order payable to Citifinancial to the address below or you may call 877-211-5288 for other convenient payment options. Payments should be mailed to: Capital Management Services, L.P. P.O. Box 120, Buffalo, NY 14220-0120. Overnight deliveries should be addressed to: Capital Management Services, L.P., 698 1/2 South Ogden Street, Buffalo, NY 14206-2317.

Whenever \$600.00 or more in principal of a debt is discharged as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt discharged to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

This is an attempt to collect a debt; any information obtained will be used for that purpose. This communication is from a debt collector.

Please see the additional page with this letter that may contain important information. We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

MAY. 19. 2014 11:21AM

CAPITAL MANAGEMENT

NO. 526

P. 3/3

ADDITIONAL INFORMATION FOR CALIFORNIA RESIDENTS

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

ADDITIONAL INFORMATION FOR COLORADO RESIDENTS

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Our in-state office is located at 1776 S Jackson Street, Suite 900, Denver, CO 80210 telephone number (303) 753-0945. We suggest that you send all correspondence and payments to our home office listed on top of letter. We also suggest that you contact our home office via telephone for any verbal inquiries that you may have.

ADDITIONAL INFORMATION FOR MASSACHUSETTS RESIDENTS**NOTICE OF IMPORTANT RIGHTS**

~~YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT~~
TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

ADDITIONAL INFORMATION FOR MINNESOTA RESIDENTS

This collection agency is licensed by the Minnesota Department of Commerce.

ADDITIONAL INFORMATION FOR NEW YORK CITY RESIDENTS

This collection agency is licensed by the New York City Department of Consumer Affairs, License No. 1242722.

ADDITIONAL INFORMATION FOR NORTH CAROLINA RESIDENTS

This collection agency conducts business in the state of North Carolina under North Carolina Department of Insurance Permit No. 4416.

ADDITIONAL INFORMATION FOR TENNESSEE RESIDENTS

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

EXHIBIT C

Check Image Inquiry Results

Account #	Check #	Amount	Paid Date	Sequence #
[REDACTED]	2214	\$20.00	08/25/2014	[REDACTED]

THIS CHECK WAS GENERATED BY THE INSTANT CHECK PAYMENT PROCESSOR SOFTWARE WITH FEAT: ELIMINATOR™, SECURE USER CONTROL™ & AUDIT TRAIL™

MICHELLE MANNING
1717 MAIN ST
DALLAS, TX, 75201

COMERICA BANK - TEXAS

2214
8/22/2014

Pay To The Order Of CitiFinancial

\$20.00

Twenty DOLLARS and NO CENTS

Payable in U.S. Funds

Memo: CITIFINANCIAL, INC - [REDACTED]

SIGNATURE NOT REQUIRED
Your Depositor has authorized this Check Payment via a Phone Fax or Internet authorization which is protected as a legal method of payment under the Uniform Commercial Code, Title 1, Section 3-401, Title 3, Section 3-114. Please see current UCC and Sales Act of 1995 for details regarding check authorization.

© 2010 TEXAS BANKING ASSOCIATION

Capital Management
ENDORSE CHECK #888510392
For Deposit Only

DO NOT WRITE / SIGN / STAMP / BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

The Security Features Of The:
Instant Check Payment Processor™ - Checks
Exceed Industry Standards and has proprietary features including:
Fraud Eliminator® - A Security-Center™ & Audit Trail™
* Federal Reserve Board of Governors Reg. CC

Check Image Results

Check Image Inquiry Results

Account #	Check #	Amount	Paid Date	Sequence #
[REDACTED]	201234146	\$243.18	05/28/2014	[REDACTED]

THIS CHECK IS VOID WITHOUT A GREEN & BLUE BORDER AND BACKGROUND PLUS A KRYPTON & FINGERPRINT WATERMARK ON THE BACK. HOLD AT ANGLE TO VIEW.

Global Client Solutions, LLC Custodian FBO Michelle M. Manning 4606 South 129th East Ave, Suite 176 Tulsa, OK 74134	Comerica Bank 1717 Main St Dallas, TX 76201	<i>Ref 1862</i>	201234146 051914_132883
	32-76/1110 89779298	P12979717 Date: 05/19/2014 Amount: \$** 243.18	
Pay: TWO HUNDRED FORTY-THREE AND 18 / 100 DOLLARS	For: 89779298 Reference 89779298 Manning Michelle CIR 8404		
To The Order Of: Capital Management Services LP 698 1/2 South Ogden Street Buffalo, NY US 14206		<i>[Signature]</i> Authorized Signature Questions (877) 503-6236 Valid After 90 Days	

[REDACTED]

Capital Management
7900510392
For Deposit Only

Check Image Inquiry Results


Account #	Check #	Amount	Paid Date	Sequence #
[REDACTED]	201245750	\$260.00	06/24/2014	[REDACTED]

Global Client Solutions, LLC Custodian FBO Michelle M. Manning 4500 South 129th East Ave, Suite 175 Tulsa, Ok 74134	<i>Scanned</i>	Comerica Bank 1717 Main St Dallas, TX 75201 32-75/1110	<i>Citi</i> <i>Jun 18 62</i> 201245750 061814_121525
Pay: TWO HUNDRED SIXTY AND XX / 100 DOLLARS		For: 89778292 Reference 89778292 Manning Michelle CHB 6404	P12879718 Date: 06/18/2014 Amount: \$\$\$ 260.00
To The Order Of Capital Management Services LP 698 1/2 South Ogden Street Buffalo, NY US 14208			<i>[Signature]</i> Authorized Signature Questions: (877)503-6236 Void After 60 Days
[REDACTED]			

	Capital Management - 7900510392 - For Deposit Only
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Check Image Inquiry Results

Account #	Check #	Amount	Paid Date	Sequence #
[REDACTED]	201257433	\$260.00	07/24/2014	[REDACTED]

Global Client Solutions, LLC Custodian FBO Michelle M. Manning 4500 South 129th East Ave, Suite 175 Tulsa, OK 74134		Comerica Bank 1717 Main St Dallas, TX 75201 32-78/1110	<i>Citibank</i> 201257433 071814_111032
Pay: TWO HUNDRED SIXTY AND XX / 100 DOLLARS		For: 89779292 Reference 89779292 Manning Michelle CHI 5404	P12979719 Date: 07/18/2014 Amount: \$** 260.00
To The Order Of	Capital Management Services LP 698 1/2 South Ogden Street Buffalo, NY US 14206	 Authorized Signature Questions (877)503-6238 Void After 90 Days	
<div style="background-color: black; width: 300px; height: 20px; margin: 10px auto;"></div>			

<div style="border: 1px solid black; width: 100%; height: 100%;"></div>		Capital Management 7900510392 For Deposit Only
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Check Image Results

Check Image Inquiry Results

Account #	Check #	Amount	Paid Date	Sequence #
		\$260.00	08/25/2014	

Global Client Solutions, LLC Custodian
FBO Michelle M. Manning
4800 South 129th East Ave, Suite 175
Tulsa, OK 74134

Comerica Bank
1717 Main St
Dallas, TX 75201

33-78/1110

Pay: TWO HUNDRED SIXTY AND XX / 100 DOLLARS

To The Order Of: Capital Management Services LP
698 1/2 South Ogden Street
Buffalo, NY US 14206

For: 89779292
Reference 89779292
Manning Michelle
CH 5404

CH Fm 201267861
1862 081814_111000

P12978720
Date: 08/18/2014
Amount: \$** 260.00

Authorized Signature
Custodian: (877) 553-4236
Valid After 30 Days

Capital Management
7988516392
For Deposit Only

Capital Management Services, LP.
Tel- (1-800-457-8220)
Fax - (716) 512-6020

.....
Facsimile transmittal

To: JOAN

Fax: 602 218 4447

From: CMS

Date: September 10, 2015

Ref#: 089779298

Pages: 3

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698 1/2 South Ogden St
Buffalo, NY 14206
Tel: (716) 871-9050
Fax: (716) 512-6046

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Capital Management Services, LP

September 10, 2015

MICHELLE MANNING
C/O ASHLEY TUSHMAN
4250 N DRINKWATER BLVD STE 320
SCOTTSDALE, AZ 85251

Reference #: 089779298
Account #: XXXXXXXXXXXX5404
Description: NETWORK PERSONAL LOAN
Current Creditor: CITIFINANCIAL, INC
Balance: \$.00

Dear MICHELLE MANNING:

We are in receipt of your payment(s) in the total amount of \$280.00 which was received in our office on 08/22/15 for your account.

This letter serves as confirmation that as duly authorized representatives of CITIFINANCIAL, INC, Capital Management Services, L.P., has accepted this payment as Settled for less than the full balance on the above mentioned account, upon clearance of sufficient funds.

Whenever \$600.00 or more in principal of a debt is discharged as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt discharged to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

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ADDITIONAL INFORMATION FOR MINNESOTA RESIDENTS

This collection agency is licensed by the Minnesota Department of Commerce.

IMPORTANT NOTICES FOR NEW YORK STATE RESIDENTS

If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

ADDITIONAL INFORMATION FOR NEW YORK CITY RESIDENTS

This collection agency is licensed by the New York City Department of Consumer Affairs, License No. 1242722.

ADDITIONAL INFORMATION FOR NORTH CAROLINA RESIDENTS

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ADDITIONAL INFORMATION FOR TENNESSEE RESIDENTS

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

EXHIBIT D

Michelle M. Manning
5393 W. Harrison Court
Chandler, AZ 85226

October 28, 2015

Equifax Information Services, LLC
PO Box 740256
Atlanta, GA 30374

Re: Name: Michelle M. Manning
Social Security #: [REDACTED] 9436
Date of Birth: [REDACTED]
Report date: 10/15/15

To Whom It May Concern,

I am writing to dispute the following information in my file. I have attached the items I dispute on the enclosed copy of the credit report I received.

This item Citifinancial account # [REDACTED] 5404 is incorrectly reporting a balance owed of \$1,043.00. This is inaccurate as this account was settled with Capital Management, a collection agency acting on behalf of Citibank. This account was paid as agreed in August 2014. I am requesting that the item be corrected to reflect a zero balance owed.

Please investigate this matter and correct the disputed item as soon as possible.

Sincerely,


Michelle M. Manning

MICHELLE M MANNING
Report As Of: 10/15/2015



Personal Information

Here you will find your personal information, including your legal name(s), year of birth, currently and previous addresses, and current and previous employers.

Profile	Experian	Equifax	TransUnion
	Name MICHELLE M MANNING (Also Known As) AKA Year of Birth 1960 Address(es) 5393 W HARRISON CT, CHANDLER, AZ 85226-1934 Current Employer MED MARK Previous Employer arizona highways	MICHELLE MANNING MICHELLE POWERS 1960 5393 W HARRISON CT, CHANDLER, AZ 85226 MEDIA AMERICA CORP MAC PHX MAG	MICHELLE M MANNING MANNING, MICHELLE, MARIE POWERS, MICHELLE, M 1960 5393 HARRISON CT, CHANDLER, AZ 85226 STATE OF ARIZONA

Personal Statement

This space is reserved for statements of dispute. For most consumers, no information appears in this section.

MICHELLE M MANNING
Report As Of: 10/15/2015



Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.



CITIFINANCIAL



Potentially Negative Closed

8009226235
605 MUNN ROAD
C/S CARE DEPT
FORT MILL, SC 29715

Account Name
Account #
Account Type
Balance
Past Due
Date Opened
Account Status
Mo. Payment
Payment Status
High Balance
Limit
Terms
Comments



Equifax

CITIFINANCIAL
607209182718XXXX
Personal Loans Cos.
\$1,043.00
\$1,043.00
4/28/2007
Closed
\$150.00
Bad debt & placed for collection & skip
\$0.00
\$0.00
M 76M
CHARGED OFF ACCOUNT.
PRINCIPAL DEFERRED / INTEREST
PAYMENT ONLY

TransUnion

CITIFINANCIA
607209182718XXXX
Finance, personal
\$1,043.00
\$1,043.00
4/28/2007
Closed
\$150.00
Charged off as bad debt
\$7,490.00
\$0.00
76 Months

24/Mo Payment History

	2013												2014												2015											
Month	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL												
Equifax	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO												

EXHIBIT E

Michelle M. Manning
5393 W. Harrison Court
Chandler, AZ 85226

October 28, 2015

Experian
NCAC
PO Box 9701
Allen, TX 75013

Re: Name: Michelle M. Manning
Social Security #: [REDACTED] 9436
Date of Birth: [REDACTED]
Report date: 10/15/15

To Whom It May Concern,

I am writing to dispute the following information in my file. I have attached the items I dispute on the enclosed copy of the credit report I received.

This item Citifinancial account # [REDACTED] 5404 is incorrectly reporting a balance owed of \$1,043.00. This is inaccurate as this account was settled with Capital Management, a collection agency acting on behalf of Citibank. This account was paid as agreed in August 2014. I am requesting that the item be corrected to reflect a zero balance owed.

Please investigate this matter and correct the disputed item as soon as possible.

Sincerely,


Michelle M. Manning

MICHELLE M MANNING
Report As Of: 10/15/2015



Personal Information

Here you will find your personal information, including your legal name(s), year of birth, current and previous addresses, and current and previous employers.

Profile	Experian	Equifax	TransUnion
 <p>Name (Also Known As) AKA:</p> <p>Year of Birth</p> <p>Address(es)</p> <p>Current Employer Previous Employer</p>	<p>MICHELLE M MANNING</p> <p>1960</p> <p>5393 W HARRISON CT, CHANDLER, AZ 85226-1934</p> <p>MED MARK arizona highways</p>	<p>MICHELLE MANNING MICHELLE POWERS</p> <p>1960</p> <p>5393 W HARRISON CT, CHANDLER, AZ 85226</p> <p>MEDIA AMERICA CORP MAC PHX MAG</p>	<p>MICHELLE M MANNING, MANNING MICHELLE MARIE POWERS, MICHELLE M</p> <p>1960</p> <p>5393 HARRISON CT, CHANDLER, AZ 85226</p> <p>STATE OF ARIZONA</p>

Personal Statement

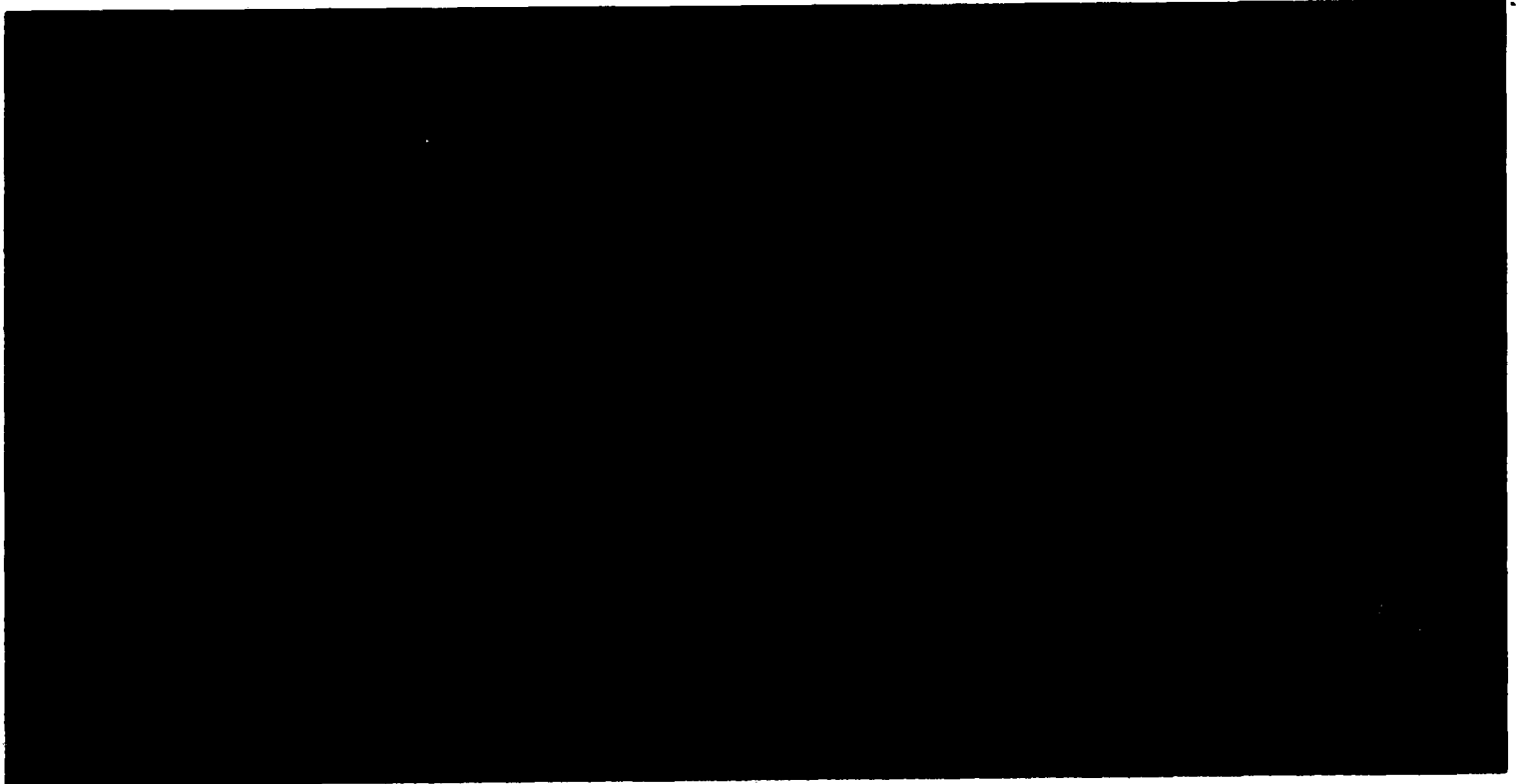
This space is reserved for statements of dispute. For most consumers, no information appears in this section.

MICHELLE M MANNING
Report As Of: 10/15/2015



Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.



CITIFINANCIAL



Potentially Negative Closed

8009226235
300 SAINT PAUL PL
BALTIMORE, MD 21202

Account Name CITIFINANCIAL
Account # 607209182718XXXX
Account Type Personal Loan Companies
Balance \$1,043.00
Past Due \$1,043.00
Date Opened 4/1/2007
Account Status Closed
Mo. Payment \$0.00
Payment Status Charge-off
High Balance \$0.00
Limit \$0.00
Terms 76 Months
Comments



Equifax

TransUnion

24/Mo Payment History

	2013												2014												2015											
Month	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Experian	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	

Personal Information

Report Summary

Bankruptcies

Credit Inquiries

Credit Cards & Loans Page 4 of 19

Credit Score

EXHIBIT F

Michelle M. Manning
5393 W. Harrison Court
Chandler, AZ 85226

October 28, 2015

Transunion Consumer Relations
PO Box 2000
Chester, PA 19022-2000

Re: Name: Michelle M. Manning
Social Security #: [REDACTED] 9436
Date of Birth: [REDACTED]
Report date: 10/15/15

To Whom It May Concern,

I am writing to dispute the following information in my file. I have attached the items I dispute on the enclosed copy of the credit report I received.

This item Citifinancial account # [REDACTED] 5404 is incorrectly reporting a balance owed of \$1,043.00. This is inaccurate as this account was settled with Capital Management, a collection agency acting on behalf of Citibank. This account was paid as agreed in August 2014. I am requesting that the item be corrected to reflect a zero balance owed.

Please investigate this matter and correct the disputed item as soon as possible.

Sincerely,


Michelle M. Manning

MICHELLE M MANNING
Report As Of: 10/15/2015



Personal Information

Here you will find your personal information, including your legal name(s), year of birth, currently and previous addresses, and current and previous employers.

Profile	Experian	Equifax	TransUnion
	Name MICHELLE M MANNING (Also Known As) AKA Year of Birth 1980 Address(es) 5393 W HARRISON CT, CHANDLER, AZ 85226-1934 Current Employer MED MARK Previous Employer arizona highways	MICHELLE MANNING MICHELLE POWERS 1980 5393 W HARRISON CT, CHANDLER, AZ 85226 MEDIA AMERICA CORP MAC PHX MAG	MICHELLE M MANNING MANNING, MICHELLE, MARIE POWERS, MICHELLE M 1980 5393 HARRISON CT, CHANDLER, AZ 85226 STATE OF ARIZONA

Personal Statement

This space is reserved for statements of dispute. For most consumers, no information appears in this section.

MICHELLE M MANNING
Report As Of: 10/15/2015



Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

CITIFINANCIAL



Potentially Negative Closed

8009226235
605 MUNN ROAD
C/S CARE DEPT
FORT MILL, SC 29715

Account Name
Account #
Account Type
Balance
Past Due
Date Opened
Account Status
Mo. Payment
Payment Status

High Balance
Limit
Terms
Comments



Equifax

CITIFINANCIAL
607209182718XXXX
Personal Loans Cos.
\$1,043.00
~~\$1,043.00~~
4/28/2007
Closed
\$150.00
Bad debt & placed for collection & skip
\$0.00
\$0.00
M 76M
CHARGED OFF ACCOUNT.
PRINCIPAL DEFERRED / INTEREST
PAYMENT ONLY

TransUnion

CITIFINANCIA
607209182718XXXX
Finance, personal
\$1,043.00
~~\$1,043.00~~
4/28/2007
Closed
\$150.00
Charged off as bad debt
\$7,490.00
\$0.00
76 Months

24/Mo Payment History

	2013					2014							2015											
Month	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
Equifax	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO

Personal Information

Report Summary

Bankruptcies

Credit Inquiries

Credit Cards & Loans Page 12 of 19

Credit Score

EXHIBIT G



CREDIT FILE : November 13, 2015

Confirmation # 5309031466

Dear Michelle Manning:

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *)
(This section includes open and closed accounts reported by credit grantors)

Account History	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
Status Code	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
Descriptions	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **We have researched the credit account. Account # - 607209182718* The results are:** This creditor has verified to OUR company that the balance is being reported correctly. This creditor has verified to OUR company that the current status is being reported correctly. This creditor has verified to OUR company that the prior paying history is being reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Citifinancial, 605 Munn Rd E, C/S Care Dept, Fort Mill SC 29715-8421 Phone: (800) 922-6235**

002077651-13764
Michelle Manning
5393 W Harrison Ct
Chandler, AZ 85226-1934

P. O. Box 105518
Atlanta, GA 30348

Citifinancial 605 Munn Rd E Attn C/S Care Dept Fort Mill SC 29715-8421 : (800) 922-6235																						
Account Number		Date Opened		High Credit		Credit Limit		Terms Duration		Terms Frequency		Months Revd		Activity Designator		Creditor Classification						
607209182718*		04/01/2007		\$0		\$0		76M		Monthly		99										
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Date Maj.	Charge Off	Deferred Pay	Balloon Pay	Balloon	Date									
Date Reported	Amount	Past Due	Last Paymnt	Paymnt Amount	Paymnt Amount	Delinquency	Last Activity	Del. 1st Rptd	Amount	Start Date	Amount	Pay Date	Closed									
11/13/2015	\$1.043	\$1.043	08/2014	\$0	\$150	08/2012		02/2013	\$2.086		\$0											
Status - Charge Off; Type of Account - Installment; Type of Loan - Unsecured; Whose Account - Individual Account; ADDITIONAL INFORMATION - ; Charged Off Account; Principal Deferred/Interest Payment Only;																						
Account History		08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
with Status Codes		L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L
		11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012					
		L	L	L	L	L	L	L	L	L	L	6	5	4	3	2	1					

Notice to Consumers

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

EXHIBIT H



Page 1 of 4

Visit experian.com/status to check the status of your pending disputes at any time

**P.O. Box 9701
Allen, TX 75013**

[illegible]

MICHELLE MANNING
55393 W HARRISON CT
CHANDLER AZ 85226-1934

0139718540



The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years. Unpaid tax liens may remain for up to 10 years from the filing date, and paid tax liens may remain for up to seven years from the filing date. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

CR	Current/Terms of agreement met	V	Voluntarily surrendered
30	Account 30 days past due	R	Repossession
60	Account 60 days past due	PC	Paid by creditor
90	Account 90 days past due	IC	Insurance claim
120	Account 120 days past due	E	Claim filed with government
150	Account 150 days past due	D	Defaulted on contract
180	Account 180 days past due	C	Collection
CRD	Creditor received deed	CO	Charge off
FS	Foreclosure proceedings started	CLS	Closed
F	Foreclosed	ND	No data for this time period

CHASE CARD
PO BOX 15298
WILMINGTON DE 19850
Phone number
(800) 432 3117
Partial account number
426888003453...
Address identification number
0164272037

Date opened	Type	Credit limit or original amount	Recent balance
May 2003	Credit card		\$3,973 as of Nov
First reported	Terms	\$11,000	2015
Feb 2009	Not reported	High balance	
Date of status	Monthly	\$11,578	
Sep 2012	payment		
	Not reported		

Responsibility
Individual
Status
Account charged off. \$3,973 written off. \$3,973 past due as of Nov 2015.
This account is scheduled to continue on record until Jul 2016.
Comment:
Account closed at credit grantor's request.
This item was updated from our processing of your dispute in Nov 2015.

Payment history

[illegible]

You may also visit www.experian.com to view your report again.

0139718540



Prepared for: MICHELLE M MANNING
Date: November 12, 2015
Report number: 2822-5508-19

Page 4 of 4

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01397135

EXHIBIT I

*** 332311032-011 ***

P.O. Box 2000

Chester, PA 19022-2000



11/13/2015

TransUnion.

P51ZW100200212-1001267-014803394



MICHELLE M. MANNING

5393 W HARRISON CT

CHANDLER, AZ 85226-1934

You are invited to participate in a brief survey designed to measure your satisfaction with TransUnion. None of your personal information or your credit information will be collected through this online survey.

We value your feedback!

<http://transunionmail.periscopeiq.com>



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Investigation Results

ITEM

CITIFINANCIAL
605 MUNN RD
C/S CARE DEPT
FORT MILL, SC 29715
(800) 922-6235

DESCRIPTION

607209182718****

RESULTS

NEW INFORMATION BELOW

-Begin Credit Report-

Account Information

Typically, creditors report any changes made to your account information monthly. In a monthly credit account, these (below) do not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, charges, remarks, ratings, etc. The symbols below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	OK1	OK	30	60	90	120	CC	VS	NR	CR	CR
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossessible	Charge Off	Foreclosure

Adverse Accounts

CITIFINANCIAL #607209182718** (605 MUNN RD, C/S CARE DEPT, FORT MILL, SC 29715, (800) 922-6235)**

Date Opened: 04/28/2007
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: UNSECURED

Balance:	\$1,043
Date Updated:	11/12/2015
Payment Received:	\$0
Last Payment Made:	08/28/2014
High Balance:	\$7,490
Past Due:	\$1,043

Pay Status: Charged Off
Tenure: \$150 per month, paid Monthly for 76 months
Date Closed: 02/28/2013
Maximum Delinquency of 120 days in 11/2012 for \$778 and in 01/2013:

Remarks: DISP INVG COMP-RPT BY GRNTR; PRNCPL DEFCD/INTRST PYMT ONLY; UNPAID BALANCE CHARGED OFF

Estimated month and year that this item will be removed: 07/2019

[illegible]

- End of Investigation results -

To view a free copy of your full, updated credit file, go to our website www.transunion.com/fullreport

-End of Credit Report-

MCDOWELL MOUNTAIN
JUSTICE COURT
FILED

2015 DEC -1 PM 3:45

MCCARTHY LAW PLC

CANDID CONVERSATION. WISE COUNSEL.

Kevin Fallon McCarthy, 011017
Joon Kee, 028152
4250 North Drinkwater Blvd, Suite 320
Scottsdale, AZ 85251
602-456-8900
joon.kee@mccarthylawyer.com
Attorneys for Plaintiff(s)

MCDOWELL MOUNTAIN JUSTICE COURT
MARICOPA COUNTY, STATE OF ARIZONA
18380 NORTH 40TH STREET, PHOENIX, ARIZONA 85032

MICHELLE MANNING

Case No.: CC **2015223593**

Plaintiff,

INITIAL DISCOVERY SET TO
CITIFINANCIAL, INC.

v.

CITIFINANCIAL INC., EQUIFAX
INFORMATION SERVICES LLC,
EXPERIAN INFORMATION
SOLUTIONS, INC., AND TRANSUNION,
LLC,

Defendants.

Plaintiff, MICHELLE MANNING, gives notice of service upon and requests that Defendant individually respond to the following interrogatories, requests for production, and requests for admission within sixty (60) days of service.

PREFATORY INSTRUCTIONS TO INTERROGATORIES

The Justice Court Rules of Civil Procedure allow a party to send up to forty (40) interrogatories to another party. An interrogatory is a written question that is sent by a party to another party that must be answered in writing and under oath by the party to whom the interrogatory is sent. If you do not answer an interrogatory because you object to the interrogatory, you must state a reason for your objection.

Provide your answers in the space directly below each question. If there is not enough space for your answer to a particular question, you may continue on a blank page by including the question above your answer. After you have completed your response to the interrogatories, you must sign on the last page to affirm that you have truthfully answered the questions and that you have a good faith basis for any objections that you may have made. You must provide your original answers to interrogatories to the party who sent them to you, and you must provide a copy to every other party in the lawsuit.

Your response to these interrogatories is due forty (40) days after they have been served on you, unless the interrogatories were served with the summons and complaint, in which case

1 your response is due within sixty (60) days after the date of service, or unless otherwise ordered
 2 by the court. If you do not answer these interrogatories by the date provided in this notice, the
 3 party who served them may file a motion asking that the court order you to answer them. If the
 4 court enters that order, the court may also require you to pay expenses, including attorneys' fees
 5 incurred

6 by the other party in obtaining the order. If you fail to comply with the order, the other party may
 7 ask the court to impose additional penalties against you, including: that you may not introduce
 8 evidence of some or all of your claims or defenses in this lawsuit; if you are a plaintiff, that your
 9 lawsuit be dismissed; or if you are a defendant, that judgment be entered against you by default.

10 All information is to be divulged which is in the possession of the individual or corporate
 11 party, his attorneys, investigators, agents, employees, or other representatives of the named party.

12 When an individual interrogatory calls for an answer that involves more than one party,
 13 each part of the answer should clearly set out so that it is understandable.

14 DEFINITIONS

15 When the terms "you," "Plaintiff" or "Defendant" are used, they are meant to include
 16 every individual party and include your agents, employees, your attorneys, your accountants,
 17 your investigators, anyone else acting on your behalf. Separate answers should be given for each
 18 person named as the party, if requested.

19 When the term "document" is used, it is meant to include every "writing", "recording" and
 20 "photograph" as those terms are defined in Rule 1001, Ariz.R.Evid. For each "document"
 21 responsive to any request withheld from production by you on the ground of any privilege, please
 22 state:

- 23 (a) the nature of the document (e.g., letter, memorandum, contract, etc.);
- 24 (b) the author or sender of the document;
- 25 (c) the recipient of the document;
- 26 (d) the date the document was authored, sent, and/or received; and
- 27 (e) the reason such document is allegedly privileged.

28 Where the term "contract" is used, it is meant to mean or to include the contract between
 the parties to this action that is the subject of the pleadings.

Where the terms "claim" or "claims" are used, they are meant to mean or to include a
 demand, cause of action or assertion for something due or believed to be due.

Where the terms "defense" or "defenses" are used, they are meant to mean or to include
 any justification, excuse, denial or affirmative defense in response to the opposing party's claim.

1 Where the term "negotiation(s)" is used, it is meant to mean or to include conversations,
2 discussions, meetings, conferences and other written or verbal exchanges that relate to the
3 contract.

4 Where the term "Audit Trail" is used, it is meant to mean or include a complete, detailed
5 listing of each and every alteration, deletion, inquiry into, modification or other change to the
6 credit report or profile as maintained in recorded form, in the broadest sense, by "you". The
7 listing should include the identity, address, employer and title of the person(s) taking the action,
8 the identity, address, employer and title of the person(s) authorizing the action, a detailed
9 explanation of the action taken, the date of the action, the means used to effect such action, the
10 location of origin of the action and the reason the action was taken.

11 Where the term "data" is used, it is meant to mean or include the physical symbols in the
12 broadest sense that represent information, regardless of whether the information is oral, written or
13 otherwise recorded.

14 "Identify" means that you should state:

- 15 (a) any and all names, legal, trade or assumed;
- 16 (b) all addresses used; and
- 17 (c) all telephone and tele-fax numbers used.

18 "Person(s)" means any human being, sole proprietorship, limited partnership, partnership,
19 association, group of human beings, other legal or de facto entity, or corporation, of whatever
20 kind.

21 "Personal Identifiers" means a person's name or social security number or other unique
22 data which identifies or is associated with a particular "person."

23 The term "consumer reporting agency" means any person which, for monetary fees, dues,
24 or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of
25 assembling or evaluating consumer credit information or other information on consumers for the
26 purpose of furnishing consumer reports to third parties, and which uses any means or facility of
27 interstate commerce for the purpose of preparing or furnishing consumer reports.

28 **NON UNIFORM INTERROGATORIES**

INTERROGATORY NO. 1: Please identify the names, addresses, and telephone numbers of
all persons who supplied information responsive to these interrogatories.

ANSWER:

1 **INTERROGATORY NO. 2:** Please identify the names, addresses, and telephone numbers of
2 all persons who have personal knowledge of any of the facts, events, or matters that are alleged in
3 Plaintiff's complaint, your answer, anticipated answer and/or defenses thereto and describe and
4 explain your understanding of the matters on which the persons named have knowledge.

5 **ANSWER:**
6
7

8 **INTERROGATORY NO. 3:** Please identify all correspondence or documents that refer or
9 relate to any correspondence or communication between you and any other person relating or
10 referring to the facts, acts, events, or matters alleged in Plaintiff's complaint, or your answer,
11 anticipated answer and/or defenses thereto.

12 **ANSWER:**
13
14

15 **INTERROGATORY NO. 4:** Please identify each person whom you may call as a witness at
16 trial including name, address, and telephone number, and the substance of the facts and opinions
17 to which the witness may testify.

18 **ANSWER:**
19
20

21 **INTERROGATORY NO. 5:** Please list, explain and describe documents known to you or
22 believed by you to exist concerning the events described in Plaintiff's complaint or concerning
23 any event which is the subject of any defense you have raised to this lawsuit.

24 **ANSWER:**
25
26
27
28

1 **INTERROGATORY NO. 6:** Please identify each employee or non-employee witness or expert
2 witness you believe may have formed any opinion or consulted with you about the facts or basis
3 of this lawsuit or any defense or allegation you have raised in this lawsuit. For each such person
4 identified, please list each and every lawsuit in which that person has testified by affidavit,
5 deposition, trial testimony, or by report furnished to the court or opposing counsel. Please explain
6 and describe the nature of each such statement by the person so identified. Please identify the
7 lawsuit by complete caption, court name, cause number, and date the affidavit, deposition, trial
8 testimony, or report was made, taken or occurred.

9 **ANSWER:**
10
11

12 **INTERROGATORY NO. 7:** Please identify all individuals known to you or your attorney who
13 are not witnesses, but who you have reason to believe have knowledge pertinent to the events at
14 issue as alleged in the pleadings, and provide a brief summary of the facts to which each such
15 person could testify. For each person, please state the following:

16 a. Please state whether each such person is affiliated with, or related
17 to, or employed by any party (or its agents, servants, officers, or
18 employees) to this lawsuit;

19 b. If any of the persons so listed in response to this interrogatory do
20 not fit the characterization in subpart (a) above, please describe the nature
21 of their involvement in this lawsuit;

22 c) Please explain and describe your understanding of their knowledge
23 of such facts.

24 **ANSWER:**
25
26

27 **INTERROGATORY NO. 8:** Please state whether any of the individuals listed in the answers to
28 the preceding interrogatories have given any statement[s] to you and, if so, please identify the

1 individual giving the statement, identify the individual to whom the statement was given, the date
2 of the statement, and whether or not the statement was written or recorded and, if it was written
3 or recorded, identify the individual presently in possession of such writing or recording.

4 **ANSWER:**

5

6

7 **INTERROGATORY NO. 9:** Please list each exhibit which you may attempt to introduce as
8 evidence at the trial of this case, or which has been used or referred to by any witness, expert or
9 lay, on your behalf.

10 **ANSWER:**

11

12

13 **INTERROGATORY NO. 10:** For each paragraph of Plaintiff's complaint which you deny the
14 allegations, please explain and describe any facts which you believe support each denial.

15 **ANSWER:**

16

17

18 **INTERROGATORY NO. 11:** Please explain and describe when, how and under what
19 circumstances you archive, retain or capture account data in any file bearing any of Plaintiffs'
20 personal identifiers. List the archived data files and reports wherein any personal information
21 about Plaintiff or attributed to any of Plaintiff's personal identifiers, including the date such data
22 was captured, retained and/or archived, who has possession of those reports, the manner in which
23 the reports are maintained, and the retention policy[ies] regarding those reports. This request
24 includes your normal data file retention processes.

25 **ANSWER:**

26

27

28

1 **INTERROGATORY NO. 12:** Please explain and describe when and how you transmit account
2 data stored in any file bearing any of Plaintiff's personal identifiers to any Consumer Reporting
3 Agency ("CRA").

4 **ANSWER:**
5
6

7 **INTERROGATORY NO. 13:** Please explain and describe any disputes you received from
8 Plaintiff or concerning Plaintiff and explain and describe your actions and disposition of your
9 actions in connection with each contact or communication.

10 **ANSWER:**
11
12

13 **INTERROGATORY NO. 14:** Please explain and describe each Consumer Dispute Verification
14 or Automated Consumer Dispute Verification ("CDV" or "ACDV" respectively) communication
15 or other dispute communication you issued to any furnisher of credit information which pertained
16 to Plaintiff or any of his/her personal identifiers. For each such CDV, ACDV or other dispute
17 communication, please identify the person reporting such dispute, state the date the dispute was
18 received and the date you issued any response, explain and describe the dispute conveyed, and
19 fully explain and describe your response[s] on each such occasion.

20 **ANSWER:**
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23 **INTERROGATORY NO. 15:** Please list, explain and describe each and every code contained
24 in each reinvestigation record and file and retained computer record and screen/file you generated
25 and accessed regarding Plaintiff. For each such code, please also explain and describe, in detail,
26 the purpose of such code, the content of such action, the duration of such action, and the reason
27 you permitted such action or entry.

28 **ANSWER:**

PREFATORY INSTRUCTIONS TO REQUEST FOR PRODUCTION

The Justice Court Rules of Civil Procedure allow a party to request from another party up to ten (10) documents or items, or up to ten (10) categories of documents or items. If you do not produce a document or a category of documents or items because you object to a specific request, you must state a reason for your objection. A party may also request to enter on to designated land or other property to inspect it, or to take measurements, photographs, or samples.

A party who produces documents must provide them as they are kept in the usual course of business, or they must organize and label them in response to the requests. Electronic documents or electronic records must be produced in the format that has been requested or in the format that the electronic documents or records are usually kept.

You must provide your original response to requests under this rule to the party who sent them to you, and you must provide a copy to every other party in the lawsuit. Your response to requests made under this rule is due forty (40) days after the requests have been served on you, unless the requests were served with the summons and complaint, in which case your response is due within sixty (60) days after the date of service, or unless otherwise ordered by the court. If you do not comply with the requests that have been made in this notice, the party who served them may file a motion asking that the court order you to comply. If the court enters that order, the court may also require you to pay expenses, including reasonable attorneys' fees, incurred by the other party in obtaining the order. If you fail to comply with the order, the other party may ask the court to impose additional penalties against you, including: that you may not introduce evidence of some or all of your claims or defenses in this lawsuit; if you are a Plaintiff, that your lawsuit be dismissed; or if you are a defendant, that judgment be entered against you by default.

Each of the above-named parties is to produce for inspection and copying all documents in their possession or control or otherwise available to it/them that is/are responsive to the requests contained in the numbered paragraphs below. Each of the above-named parties shall specify which documents are produced in response to each of the numbered paragraphs.

If any document herein requested was formerly in the possession, custody, or control of each of the above-named parties and has been lost or destroyed, each of the above-named parties is requested to submit in lieu of each document a written statement which:

1. Describes in detail the nature of the document and its contents; AND
2. Identifies the person who prepared or authored the document and, if applicable, the person(s) to whom the document was sent; AND
3. Specifies the date on which the document was prepared or transmitted or both; AND
4. Specifies, if possible the date on which the document was lost or destroyed, and, if destroyed, the conditions or the reasons for such destruction and the persons requesting and performing the destruction.

1 If any document otherwise required to be produced by this request is withheld on the
2 grounds of privilege or otherwise, you shall identify the document by document control number
3 if available, or other sufficient information to identify the document and the reasons for the non-
disclosure.

4 This request for production of documents is continuing and any document obtained or
5 located subsequent to production, which would have been produced, had it been available or its
existence known at the time is to be supplied forthwith.

6 DEFINITIONS

7 When the terms "you," "Plaintiff" or "Defendant" are used, they are meant to include
8 every individual party and include your agents, employees, your attorneys, your accountants,
9 your investigators, anyone else acting on your behalf. Separate answers should be given for each
person named as the party, if requested.

10 When the term "document" is used, it is meant to include every "writing", "recording" and
11 "photograph" as those terms are defined in Rule 1001, Ariz.R.Evid. For each "document"
responsive to any request withheld from production by you on the ground of any privilege, please
state:

- 12 (a) the nature of the document (e.g., letter, memorandum, contract, etc.);
- 13 (b) the author or sender of the document;
- 14 (c) the recipient of the document;
- 15 (d) the date the document was authored, sent, and/or received; and
- 16 (e) the reason such document is allegedly privileged.

17
18 Where the term "contract" is used, it is meant to mean or to include the contract between
19 the parties to this action that is the subject of the pleadings.

20 Where the terms "claim" or "claims" are used, they are meant to mean or to include a
21 demand, cause of action or assertion for something due or believed to be due.

22 Where the terms "defense" or "defenses" are used, they are meant to mean or to include
any justification, excuse, denial or affirmative defense in response to the opposing party's claim.

23 Where the term "negotiation(s)" is used, it is meant to mean or to include conversations,
24 discussions, meetings, conferences and other written or verbal exchanges that relate to the
contract.

25 Where the term "Audit Trail" is used, it is meant to mean or include a complete, detailed
26 listing of each and every alteration, deletion, inquiry into, modification or other change to the
27 credit report or profile as maintained in recorded form, in the broadest sense, by "you". The
listing should include the identity, address, employer and title of the person(s) taking the action,
28 the identity, address, employer and title of the person(s) authorizing the action, a detailed

1 explanation of the action taken, the date of the action, the means used to effect such action, the
2 location of origin of the action and the reason the action was taken.

3 Where the term "data" is used, it is meant to mean or include the physical symbols in the
4 broadest sense that represent information, regardless of whether the information is oral, written or
5 otherwise recorded.

6 "Identify" means that you should state:

7 (a) any and all names, legal, trade or assumed; AND

8 (b) all addresses used; AND

9 (c) all telephone and tele-fax numbers used.

10 "Person(s)" means any human being, sole proprietorship, limited partnership, partnership,
11 association, group of human beings, other legal or de facto entity, or corporation, of whatever
12 kind.

13 "Personal Identifiers" means a person's name or social security number or other unique
14 data which identifies or is associated with a particular "person."

15 The term "consumer reporting agency" means any person which, for monetary fees, dues,
16 or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of
17 assembling or evaluating consumer credit information or other information on consumers for the
18 purpose of furnishing consumer reports to third parties, and which uses any means or facility of
19 interstate commerce for the purpose of preparing or furnishing consumer reports.

20 REQUESTS FOR PRODUCTION

21 REQUEST NO. 1: Please produce a copy of all documents or computerized records, kept in any
22 form or manner, known to you or believed by you to exist concerning any of the events described
23 in Plaintiff's Complaint or concerning any of the events which are the subject[s] of any
24 allegations, defense[s] or contentions you have raised to this lawsuit or in connection with this
25 lawsuit.

26 ANSWER:

27 REQUEST NO. 2: Please produce a complete and legible copy, transcription and summary of
28 any statement[s], in any recorded format, provided to you or your attorneys in connection with

1 any of the facts, asserted by any person, in this lawsuit and, if the witness produce any tangible
2 item, please produce that item for inspection and copying at the time of your responses or
3 produce a copy of that item with your responses.

4 **ANSWER:**

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7 **REQUEST NO. 3:**

8 Please produce a complete and legible copy of each exhibit which you may attempt to introduce
9 as evidence at the trial of this case.

10 **ANSWER:**

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13 **REQUEST NO. 4:** For each paragraph of Plaintiff's petition for which you deny the allegations,
14 please provide a copy of any evidence or proof which you believe may support each denial.

15 **ANSWER:**

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18 **REQUEST NO. 5:** Please produce a complete and legible copy of any communications you
19 received from Plaintiff and which you sent to Plaintiff.

20 **ANSWER:**

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PREFATORY INSTRUCTIONS TO REQUEST FOR ADMISSION

The Justice Court Rules of Civil Procedure allow a party to send up to twenty-five (25) requests for admissions to another party. Each request must contain only one fact or one contention to admit or deny. A request may inquire about whether a document is genuine or accurate. You must admit or deny each of these requests, unless you object to a request, in which case you must state a reason for your objection. You may not object on the basis that you do not have knowledge or information concerning the request unless you have first made a reasonable inquiry to obtain knowledge or information.

You must provide your original response to requests under this rule to the party who sent them to you, and you must provide a copy to every other party in the lawsuit. Responses to requests for admissions are due forty (40) days from the date they are served, unless the requests were served with the summons and complaint, in which case your response is due within sixty (60) days after the date of service, or as ordered by the court.

If you do not respond to these requests for admissions by the date provided in this notice, your failure to respond may be considered as an admission of the requests.

DEFINITIONS

When the terms "you," "Plaintiff" or "Defendant" are used, they are meant to include every individual party and include your agents, employees, your attorneys, your accountants, your investigators, anyone else acting on your behalf. Separate answers should be given for each person named as the party, if requested.

When the term "document" is used, it is meant to include every "writing", "recording" and "photograph" as those terms are defined in Rule 1001, Ariz.R.Evid. For each "document" responsive to any request withheld from production by you on the ground of any privilege, please state:

- (a) the nature of the document (e.g., letter, memorandum, contract, etc.);
- (b) the author or sender of the document;
- (c) the recipient of the document;
- (d) the date the document was authored, sent, and/or received; and
- (e) the reason such document is allegedly privileged.

Where the term "contract" is used, it is meant to mean or to include the contract between the parties to this action that is the subject of the pleadings.

1 Where the terms "claim" or "claims" are used, they are meant to mean or to include a
demand, cause of action or assertion for something due or believed to be due.

2 Where the terms "defense" or "defenses" are used, they are meant to mean or to include
3 any justification, excuse, denial or affirmative defense in response to the opposing party's claim.

4 Where the term "negotiation(s)" is used, it is meant to mean or to include conversations,
discussions, meetings, conferences and other written or verbal exchanges that relate to the
5 contract.

6 Where the term "Audit Trail" is used, it is meant to mean or include a complete, detailed
7 listing of each and every alteration, deletion, inquiry into, modification or other change to the
8 credit report or profile as maintained in recorded form, in the broadest sense, by "you". The
9 listing should include the identity, address, employer and title of the person(s) taking the action,
the identity, address, employer and title of the person(s) authorizing the action, a detailed
10 explanation of the action taken, the date of the action, the means used to effect such action, the
location of origin of the action and the reason the action was taken.

11 Where the term "data" is used, it is meant to mean or include the physical symbols in the
broadest sense that represent information, regardless of whether the information is oral, written or
12 otherwise recorded.

13 "Identify" means that you should state:

14 (a) any and all names, legal, trade or assumed; AND

15 (b) all addresses used; AND

16 (c) all telephone and tele-fax numbers used.

17
18 "Person(s)" means any human being, sole proprietorship, limited partnership, partnership,
association, group of human beings, other legal or de facto entity, or corporation, of whatever
19 kind.

20 "Personal Identifiers" means a person's name or social security number or other unique
21 data which identifies or is associated with a particular "person."

22 The term "Consumer Reporting Agency" means any person which, for monetary fees,
23 dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of
assembling or evaluating consumer credit information or other information on consumers for the
24 purpose of furnishing consumer reports to third parties, and which uses any means or facility of
interstate commerce for the purpose of preparing or furnishing consumer reports.

25 REQUESTS FOR ADMISSION

26 REQUEST FOR ADMISSION NO. 1: Admit that you, Defendant, reported to one or more
27 Consumer Reporting Agency ("CRA") account information bearing the personal identifier[s] of
28 Plaintiff.

☐ ADMIT ☐ DENY

REQUEST FOR ADMISSION NO. 2: Admit that you, Defendant, hired Capital Management Services, LP to service the Account ending 5404.

☐ ADMIT ☐ DENY

REQUEST FOR ADMISSION NO. 3: Admit that you, Defendant, sold Plaintiff's account ending in 5404 to a third party.

☐ ADMIT ☐ DENY

REQUEST FOR ADMISSION NO. 4: Admit that you, Defendant, no longer own Plaintiff's account ending in 5404 to a third party.

☐ ADMIT ☐ DENY

REQUEST FOR ADMISSION NO. 5: Admit that you, Defendant, failed to report to one or more CRA(s) that Plaintiff's account ending in 5404 was sold to a third party.

☐ ADMIT ☐ DENY

REQUEST FOR ADMISSION NO. 6: Admit that you, Defendant, failed to report to one or more CRA(s) that Plaintiff's account ending in 5404 was charged off.

☐ ADMIT ☐ DENY

REQUEST FOR ADMISSION NO. 7: Admit that you, Defendant, failed to report to one or more CRA(s) that Plaintiff's account ending in 5404 has a zero balance.

☐ ADMIT ☐ DENY

Respectfully submitted this 30th day of November 2015.

MCCARTHY LAW, PLC

By: 

Kevin Fallon McCarthy, Esq.
Joon N. Kee, Esq.
Attorney for Plaintiff(s)

McDOWELL MOUNTAIN
JUSTICE COURT
FILED

2015 DEC -1 PM 3:44

MCCARTHY LAW PLC

CANDID CONVERSATION. WISE COUNSEL.

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Attorneys for Plaintiff(s)

MCDOWELL MOUNTAIN JUSTICE COURT
MARICOPA COUNTY, STATE OF ARIZONA
18380 NORTH 40TH STREET, PHOENIX, ARIZONA 85032

MICHELLE MANNING

Plaintiff,

v.

CITIFINANCIAL INC., EQUIFAX
INFORMATION SERVICES LLC, EXPERIAN
INFORMATION SOLUTIONS, INC., AND
TRANSUNION, LLC,

Defendants.

Case No.: C-2015223593

SUMMONS

STATE OF ARIZONA TO:

— CITIFINANCIAL, INC.

S/A: CT CORPORATION SYSTEM,
3800 NORTH CENTRAL AVENUE,
SUITE 460,
PHOENIX, ARIZONA 85012.

EQUIFAX INFORMATION SERVICES LLC,

S/A: CORPORATION SERVICE COMPANY
2338 WEST ROYAL PALM ROAD
STE J
PHOENIX, ARIZONA 85021

EXPERIAN INFORMATION SOLUTIONS, INC.

S/A: CT CORPORATION SYSTEM
3800 NORTH CENTRAL AVENUE
SUITE 460
PHOENIX, ARIZONA 85012

1 **TRANSUNION, LLC**
2 **S/A: PRENTICE-HALL CORP SYSTEM**
3 **2338 WEST ROYAL PALM ROAD**
4 **STE J**
5 **PHOENIX, ARIZONA 85021**

6 **THE STATE OF ARIZONA TO THE ABOVE-NAMED DEFENDANT(S):**

7 1. **YOU ARE SUMMONED** to respond to this complaint by filing a written **ANSWER** with
8 this Court and by paying the required fee. If you cannot afford to pay the required fee, you may
9 request that the Court either waive or defer the fee.

10 2. If you were served with this summons in the State of Arizona, the Court must receive
11 your answer within twenty (20) calendar days from the date you were served. If you were served
12 outside the State of Arizona, the Court must receive your answer within thirty (30) calendar days
13 from the date you were served. If the last day is a Saturday, Sunday, or legal holiday, you will
14 have until the next working day to file your answer. When calculating time, do not count the day
15 you were served with the summons.

16 3. Your answer must be in writing.

17 (a) You may obtain an answer form from this Court.

18 (b) You may also obtain an answer form from the Form section of the Maricopa County
19 Justice Courts website at <http://justicecourts.maricopa.gov>.

20 4. Provide a copy of your answer to the Plaintiff(s) or to the Plaintiff's attorney in
21 accordance with JCRCP Rule 120.

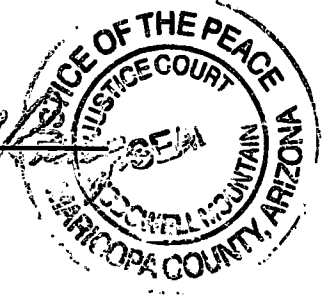
22 5. **IF YOU FAIL TO FILE A WRITTEN ANSWER WITH THIS COURT WITHIN**
23 **THE TIME INDICATED ABOVE, A DEFAULT JUDGMENT MAY BE ENTERED**
24 **AGAINST YOU.**

25 The name and address of Plaintiff's attorney is:

26 Kevin Fallon McCarthy, Esq.
27 Joon Kee, Esq.
 McCARTHY LAW PLC
 4250 North Drinkwater Boulevard, #320
 Scottsdale, Arizona 85251

1 SIGNED AND SEALED this date: DEC 01 2015

2 By: *Michael A. Rosen*
3 Deputy Clerk



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NOTICE TO THE DEFENDANT: A LAWSUIT HAS BEEN FILED AGAINST YOU IN JUSTICE COURTS

You have rights and responsibilities in this lawsuit. Read this notice carefully.

1. In a justice court lawsuit, individuals have a right to represent themselves, or they may hire an attorney to represent them. A family member or a friend may not represent someone in justice court unless the family member or friend is an attorney. A corporation has a right to be represented by an officer of the corporation, and a limited liability company ("LLC") may be represented by a managing member. A corporation or an LLC may also be represented by an attorney. If you represent yourself, you have the responsibility to properly complete your court papers and to file them when they are due. The clerks and staff at the court are not allowed to give you legal advice. If you would like legal advice, you may ask the court for the name and phone number of a local lawyer referral service, the local bar association, or a legal aid organization.

2. You have a responsibility to follow the Justice Court Rules of Civil Procedure ("JCRCP") that apply in your lawsuit. The rules are available in many public libraries, at the courthouse, and online at the Court Rules page of the Arizona Judicial Branch website, at <http://www.azcourts.gov/>, under the "AZ Supreme Court" tab.

3. A "plaintiff" is someone who files a lawsuit against a "defendant." You must file an answer or other response to the plaintiff's complaint in writing and within twenty (20) days from the date you were served with the summons and complaint (or thirty (30) days if you were served out-of-state.) If you do not file an answer within this time, the plaintiff may ask the court to enter a "default" and a "default judgment" against you. Your answer must state your defenses to the lawsuit. Answer forms are available at the courthouse, on the Maricopa County Justice Court website at <http://justicecourts.maricopa.gov/>, and on the Self-Service Center of the Arizona Judicial Branch website at <http://www.azcourts.gov/> under the "Public Services" tab. You may also prepare your answer on a plain sheet of paper, but your answer must include the court location, the case number and the names of the parties. You must provide to the plaintiff a copy of any document that you file with the court, including your answer.

4. You may bring a claim against the plaintiff if you have one. When you file your answer or written response with the court, you may also file your "counterclaim" against the plaintiff.

5. You must pay a filing fee to the court when you file your answer. If you cannot afford to pay a filing fee, you may apply to the court for a fee waiver or deferral, but you must still file your answer on time.

6. You may contact the plaintiff or the plaintiff's attorney and try to reach an agreement to settle the lawsuit. However, until an agreement is reached you must still file your answer and participate in the lawsuit. During the lawsuit, the court may require the parties to discuss settlement.

7. Within forty (40) days after your answer has been filed, you and the plaintiff are required to provide a disclosure statement to each other. The disclosure statement provides information about witnesses and exhibits that will be used in the lawsuit. A party may also learn more about the other side's case through discovery. Read the Justice Court Rules of Civil Procedure for more information about disclosure statements and discovery.

8. The court will notify you of all hearing dates and trial dates. You must appear at the time and place specified in each notice. If you fail to appear at a trial or a hearing, the court may enter a judgment against you. To assure that you receive these notices, you must keep the court informed, in writing, of your current address and telephone number until the lawsuit is over.